Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

### Official Form 101

#### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or	<u>Dianne</u> First name	First name
	passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Jones Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you	Dianna	
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>8347</u>	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number	<b>9</b> xx - xx	<b>9</b> xx - xx

Document Jones

Middle Name

Page 2 of 64

Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	☐ I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
	<b>3</b>	EIN	EIN
		EIN	EIN — - — — — — — —
5.	Where you live		If Debtor 2 lives at a different address:
		427 E Oakwood Boulevard  Number Street  306	Number Street
		Chicago IL 60653 City State ZIP Code	City State ZIP Code
		COOK	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

Dianne

First Name

Debtor 1

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Case Number (if known) Document Dianne Debtor 1 Last Name

Middle Name

Pa	Tell the Court About Your	Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		B <i>ankruptcy</i> (Form 2010)). Also ter 7 ter 11 ter 12		Required by 11 U.S.C. § 342(b) for Individuals in page 1 and check the appropriate box.		
8.	How you will pay the fee	local yours subm with  I nee Appli I requ By la	Il pay the entire fee when I file my petition. Please check with the clerk's office in your all court for more details about how you may pay. Typically, if you are paying the fee reself, you may pay with cash, cashier's check, or money order. If your attorney is mitting your payment on your behalf, your attorney may pay with a credit card or check a pre-printed address.  Led to pay the fee in installments. If you choose this option, sign and attach the elication for Individuals to Pay The Filing Fee in Installments (Official Form 103A).  Lequest that my fee be waived (You may request this option only if you are filing for Chapter 7.  Leaw, a judge may, but is not required to, waive your fee, and may do so only if your income is than 150% of the official poverty line that applies to your family size and you are unable to the fee in installments). If you choose this option, you must fill out the Application to Have the				
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.	District None  District None	When	Case Number  MM / DD / YYYY  Case Number  MM / DD / YYYY  Case Number  MM / DD / YYYY		
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes.	District	When	Relationship to you Case Number, if known  MM / DD / YYYY  Relationship to you Case Number, if known		
11.	Do you rent your residence?	□ No. ■ Yes.	residence?  No. Go to line 12.	tement About an E	ent against you and do you want to stay in your  Eviction Judgment Against You (Form 101A) and file it with		

First Name

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Debto	or 1 Diann	e		Jones		Ca	ase Number (if known) _			
	First Nan	ne	Middle Name	Last Name						
Pai	rt 3: Re	port About Any Busir	iesses You Owi	n as a Sole Proprietor						
12	Aro vou a	sole proprietor	■ No.	Go to Part 4.						
12.	-	l- or part-time	Yes.	Name and location of	business					
	business	•								
		orietorship is a								-
	-	ou operate as an and is not a		Name of business, if any						
		gal entity such as								
	a corporation	on, partnerhsip, or		Number Street						
		more than one								
		etorship, use a								-
	to this petit	need and attach it ion.								
				City			Sta	ate	Zip Code	
				•						
				Check the appropriate	e box to describ	e your business:				
				☐ Health Care Bus	siness (as defin	ed in 11 U.S.C. § 1	01(27A))			
				☐ Single Asset Re	al Estate (as de	efined in 11 U.S.C.	§ 101(51B))			
				☐ Stockbroker (as	defined in 11 U	J.S.C. § 101(53A))				
				☐ Commodity Bro	ker (as defined	in 11 U.S.C. § 101(	(6))			
				☐ None of the abo	ve					
	are you a debtor?	cy Code and small business ition of small ebtor, see	balance si document  No. I	te deadlines. If you indi neet, statement of oper is do not exist, follow th am not filing under Cha am filing under Chapte the Bankruptcy Code.	rations, cash-flove procedure in 1 apter 11. er 11, but I am N	w statement, and fe 11 U.S.C. § 1116(1 IOT a small busine	ederal income tax ret )(B). ss debtor according t	to the de	f any of these efinition in	
				am filing under Chapte Bankruptcy Code.	er 11 and I am a	small business de	ebtor according to the	definiti	on in the	
Pa	rt 4: Re	port if You Own or H	ave Any Hazard	ous Property or Any Pro	perty That Need	Is Immediate Atten	tion			
	_	_	<b>-</b>							
14.	-	wn or have any that poses or is	No.							
		pose a threat	Yes.	What is the hazard?						-
	of immine									
		ble hazard to								-
	•	alth or safety? I own any								
	•	that needs								
		e attention?		If immediate attention i	s needed, why i	is it needed?				
	•	le, do you own goods, or livestock								
	that must b	e fed, or a building								-
	ແເລເ ເເ <b>ປປ</b> ປS	urgent repairs?								
				Where is the property?						
					Number	Street				

City

ZIP Code

State

Document

Page 5 of 64

Debtor 1 Dianne Case Number (if known) First Name Middle Name

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

am not required	to re	ceive a	briefing	about
credit counseling	beca	use of	:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document

Page 6 of 64 Case Number (if known) \_

	First Name	Middle Name Last Nam	ne				
Pai	t 6: Answer These Question	ns for Reporting Purposes					
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.					
		-	<ul><li>16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.</li></ul>				
		No. Go to line 16c. ☐Yes. Go to line 17.					
		16c. State the type of debts you	u owe that are not consumer debts or business	debts.			
17.	Are you filing under Chapter 7?	No. I am not filing under	Chapter 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		pter 7. Do you estimate that after any exempt ses are paid that funds will be available to dist				
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
19.	How much do you estimate your assets to be worth?	\$0-\$50,000  \$50,001-\$100,000  \$100,001-\$500,000  \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Pai	17: Sign Below			_			
For	you	correct.	nd I declare under penalty of perjury that the in	·			
			apter 7, I am aware that I may proceed, if eligi understand the relief available under each ch	· ·			
			d I did not pay or agree to pay someone who is and read the notice required by 11 U.S.C. § 34				
		I request relief in accordance wit	th the chapter of title 11, United States Code,	specified in this petition.			
			ement, concealing property, or obtaining mone ilt in fines up to \$250,000, or imprisonment for and 3571.				
		/s/ Dianne Jones Signature of Debtor 1	Sign	nature of Debtor 2			
		Executed on 01/05/201	6 Exe	cuted on			

Dianne

Debtor 1

Debtor 1	Dianne		Document	Page 7 of 64  Case Number (if known)	
	First Name	Middle Name	Last Name		
•	r attorney, if you are nted by one	to proceed under C available under ea	Chapter 7, 11, 12, or 13 ch chapter for which the	this petition, declare that I have informed the debtor(s) about eligibility of title 11, United States Code, and have explained the relief e person is eligible. I also certify that I have delivered to the debtor(s) and, in a case in which § 707(b)(4)(D) applies, certify that I have no	

if you are not represented by an attorney, you do not need to file this page.

knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Steven Scott Camp	Date	Date: 01/05/2016
Signature of Attorney for Debtor		MM / DD / YYYY
Steven Scott Camp		
Printed name		
Geraci Law L.L.C.		
Firm name		
55 E. Monroe St., #3400		
Number Street		
Number Street		
Number Street		
	IL	60603
Chicago	ILState	60603 ZIP Code
Chicago City  Contact Phone 312-332-1800	State	ZIP Code
<u>Chicago</u> City	State	
Chicago	State	ZIP Code

Fill in this in	nformation to ider	ntify your case:		
Debtor 1	Dianne		Jones	_
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	f <u>ILLINOIS</u> (State)	
Case Number (If known)	r			

### Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pa	rt 1:	Summarize Your Assets	
			<b>Your assets</b> Value of what you own
		e A/B: Property (Official Form 106A/B) line 55, Total real estate, from Schedule A/B	<u> </u>
	1b. Copy	line 62, Total personal property, from Schedule A/B	\$ 2,695
	1c. Copy	line 63, Total of all property on Schedule A/B	\$ 2,695
Pa	nrt 2:	Summarize Your Liabilities	
			Your liabilities Amount you owe
		D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	3а. Сору	the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>\$0</u> \$177,195
	зв. Сору	the total claims from Part 2 (horiphority unsecured claims) from line 6j of Schedule E/F	
Pa	rt 3:	Summarize Your Liabilities	
	Schedule	t: Your Income (Official Form 106I) ur combined monthly income from line 12 of Schedule I	\$2,227.78
5.	Schedule	e J: Your Expenses (Official Form 106J) ur monthly expenses from line 22c of Schedule J	\$2,227.00

Last Name

Dianne Document Pag

Middle Name

Debtor 1

First Name

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Case Number (if known)

EntriesDescription	AssetsAmount <u>LiabilitiesAmount</u>
Part 49  Answer These Questions for Administrative and Statistical Records	
6. Are you filing for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit to the form.	his form to the court with your other schedules.
<ul> <li>7. What kind of debt do you have?</li> <li>Your debts are primarily consumer debts. Consumer debts are those "incurred by a family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical put</li> <li>Your debts are not primarily consumer debts. You have nothing to report on this path this form to the court with your other schedules.</li> </ul>	rposes. 28 U.S.C. § 159.
8. From the Statement of Your Current Monthly Income: Copy your total current monthly Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	income from Official \$ 2,790.58
9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:	Total claim
From Part 4 of Schedule E/F, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$_0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00
9d. Student loans. (Copy line 6f.)	\$ <u>157,223.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report a priority claims. (Copy line 6g.)	\$_0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$_157,223.00

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Fill in this in	formation to ide	ntify your case and this filir		0 of 64			
Debtor 1	Dianne		Jones				
5	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> Distric	t of <u>ILLINOIS</u>				
Case Number			(State)			Check if this is	s an
(If known)	4004	(D				amended filing	9
	orm 106A						
	e A/B: Pr		a accet only once If an accet	fits in more than one category, list the ass	ot in the		12/15
				arried people are filing together, both are e			
-		ect information. If more spaces se number (if known). Answ	· · · · · · · · · · · · · · · · · · ·	te sheet to this form. On the top of any add	itional		
Part 1:	Describe Each Re	sidence, Building, Land, or O	ther Real Esate You Own or Ha	ve an Interest In			
	n or have any le	egal or equitable interest in	any residence, building, land	, or similar property?			
No. Yes.	Describe						
	lar value of the p	-	our entries fro Part 1, includir	- · ·			
you have at	tached for Part	1. Write that number here		>			\$0.00
Part 2:	Describe Your Ve	hicles					
Do you own, le	ase, or have leg	gal or equitable interest in a	ny vehicles, whether they are	registered or not? Include any vehicles			
-		•	·	recutory Contracts and Unexpired Leases.			
No.	, trucks, tractor	s, sport utility vehicles, mot	orcycles				
Yes.	Describe	haman ATM and other man		talan and annual disc			
			reational vehicles, other veh ressels, snowmobiles, motorcycle				
No. Yes.	Describe						
		portion you own for all of yo	our entries fro Part 2, includir	ng any entries for pages			* o oo
you have at	tached for Part	2. Write that number here		>			\$ 0.00
Part 3:	Describe Your Pe	rsonal and Household Items					
Do you own or	have any legal	or equitable interest in any	of the following items?			Current value of	
						Do not deduct secur	
06. Household	I goods and furi	nishinas				or exemptions	
Examples:	-	furniture, linens, china, kitchenwa	ire				
No. Yes.	Describe						
_		Furniture, linens, small applian	ces, table & chairs, bedroom set		\$1,800	\$	1,800.00
07. Electronics		F				·	
collections;		including cell phones, cameras,	gital equipment; computers, printer media players, games	s, scanners; music			
No. Yes.	Describe						
		Flat screen TV, computer, print	er, music collection, cell phone		\$200	¢	200.00
08. Collectible						Ψ <u></u>	
		nes; paintings, prints, or other ar collections; other collections, mer	twork; books, pictures, or other art morabilia, collectibles	objects;			
No.	Describe						
Yes.	Describe					\$	0.00

Official Form 106A/B Record # 698339 Schedule A/B: Property Page 1 of 6

Case 16-00222 Doc 1 Filed 01/06/16 Entered 01/06/16 09:25:43 Desc Main Dianne Debtor 1 Page 11 of 64 humber (if known) -<del>Document</del> First Name 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Yes. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Yes Describe..... 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Yes. Describe..... \$100 Necessary Wearing Apparel 100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... \$150 Costume Jewelry 150.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list Yes. Describe..... books, CDs, DVDs & Family Photos \$100 100.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,350.00 for Part 3. Write that number here .....---**Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe..... 0.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Describe..... Account Type: Institution name: Checking Account Fifth Third Bank 95.00 Fifth Third Bank Savings Account 250.00 345.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Describe..... Institution or issuer name: Yes. 0.00

0.00

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in

Describe..... Name of Entity and Percent of Ownership:

No.

Yes.

Debtor 1 Dianne Case 16-00222 Doc 1 Filed 01/06/16 Entered 01/06/16 09:25:43 Desc Main Document Page 12 of 64 Docu

20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: Yes. 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Yes. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes. Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Yes. Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits: unpaid loans you made to someone else

0.00

No. Yes.

Describe.....

Page 13 of 64 humber (if known) -<del>Döcument</del> 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes Describe..... Term Life Insurance 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Yes. Describe..... 0.00 35. Any financial assets you did not already list No. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$345.00 for Part 4. Write that number here ---> Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Describe..... Yes. 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No. Yes Describe..... 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Describe..... Yes. 0.00 43. Customer lists, mailing lists, or other compilations

Describe.....

Nο

Yes.

0.00

44. Any business-related property you did not already list	
No.	
Yes. Describe	
	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	\$ 0.00
for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No.	
Yes. Describe	\$ 0.00
47. Farm animals	\$0. <u>0.0</u> 0
Examples: Livestock, poultry, farm-raised fish	
No.	
Yes. Describe	
48. Crops—either growing or harvested	\$0.00
No.	
Yes. Describe	
	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
No.	
Yes. Describe	\$ 0.00
50. Farm and fishing supplies, chemicals, and feed	\$0. <u>0</u> .0
No.	
Yes. Describe	
	\$ <u> </u>
51. Any farm- and commercial fishing-related property you did not already list	
No.	
Yes. Describe	\$ 0.00
	·
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached	
for Part 6. Write that number here>	\$0.00
Part 7. Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?	
Examples: Season tickets, country club membership	
No.	
Yes. Describe	
	\$ <u> </u>
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00
Add the dentil value of all of your chares from Fact 7. Write that fulliber here	

Case 16-00222 Desc Main Doc 1 Dianne

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Document Page 15 of 64 Page 15 Debtor 1 Middle Name

Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 2,350.00	
58. Part 4: Total financial assets, line 36	\$ 345.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. <b>Total personal property.</b> Add lines 56 through 61	\$ 2,695.00	\$ 2,695.00
63. <b>Toal of all property on Schedule A/B.</b> Add line 55 + line 62		\$2,695.00

Page 6 of 6 Official Form 106A/B Record # 698339 Schedule A/B: Property

Fill in this in	nformation to iden	tify your case:	
Debtor 1	Dianne		Jones
	First Name	Middle Name	Last Name
Debtor 2		····	
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		
(If known)			

## Official Form 106C

#### **Schedule C: The Property You Claim as Exempt**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt	:						
1. Which set of ex	1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.							
You are clair	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)							
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)						
2. For any propert	y you list on Schedule A/B that yo	u claim as exempt, fill in t	the information below.					
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption				
		Copy the value from Schedule A/B	Check only one box for each exemption					
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,800	\$	735 ILCS 5/12-1001(b) - \$1,800.00				
Line from	00		100% of fair market value, up to					
Schedule A/B:	<u>06</u>		any applicable statutory limit					
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ 200	<b>\  \\$</b>	735 ILCS 5/12-1001(b) - \$200.00				
Line from			4000/ office months to the time to					
Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit					
Brief	Necessary Wearing Apparel	100		735 ILCS 5/12-1001(a),(e) - \$100.00				
description:		\$ <u>100</u>	<b>∐</b> \$					
Line from	11		100% of fair market value, up to					
Schedule A/B:	<u>11</u>		any applicable statutory limit					
3. Are you claiming	g a homestead exemption of more	than \$155,675?						
(Subject to adjus	stment on 4/01/16 and every 3 years	s after that for cases filed o	on or after the date of adjustment .)					
No.								
Yes. Did you	acquire the property covered by the	e exemption within 1,215 c	days before you filed this case?					
□No								
Official Form 106C	Record # 698339	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2				

Debtor 1 Dianne

iret Name

Document

Page 17 of 64 Case Number (if known)

Middle Name

	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief lescription:	Costume Jewelry	\$ <u>150</u>	<b></b> \$	735 ILCS 5/12-1001(b) - \$150.00
ine from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	books, CDs, DVDs & Family Photos	<u>\$_100</u>		735 ILCS 5/12-1001(a) - \$100.00
ine from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief escription:	Checking Account, Fifth Third Bank, 95.00	\$ <u>95</u>		735 ILCS 5/12-1001(b) - \$95.00
ine from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Savings Account, Fifth Third Bank, 250.00	\$ <u>250</u>	<b>\$</b>	735 ILCS 5/12-1001(b) - \$250.00
ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief escription:	Term Life Insurance	\$Unknown	<b></b>	735 ILCS 5/12-1001(f) - \$0.00
ine from Schedule A/B:	31		100% of fair market value, up to any applicable statutory limit	

	Caso 16	00222 Doc 1	Filod 01/06/16	Entored (	01/06/16 09:	25·43	Desc Main	
Fill in this	information to identi	fy your case:		8 of		20.40	Desc Main	
Debtor 1	Dianne		Jones					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	) First Name	Middle Name	Last Name					
United State	es Bankruptcy Court for t	he : <u>NORTHERN</u> District of	ILLINOIS (State)					
Case Numb	er						Check if this	s is an
(If known)							amended fil	ing
Official F	orm 106D							
		s Who Have Clain	ns Secured by F	Property				12/15
nformation. If	f more space is need	ossible. If two married peopl ed, copy the Additional Page and case number (if known)	e, fill it out, number the e				ny	
1. Do any cr	reditors have claims	secured by your property?						
No. C	Check this box and su	bmit this form to the court with	h your other schedules. Yo	ou have nothing e	lse to report on this	form.		
Yes. F	Fill in all of the informa	ation below.		Ū	·			
Part 1:	List All Secured Clair	ms						
					Columi	n A	Column A	Column C
		reditor has more than one sec			Amour	nt of claim	Value of collateral	Unsecured
		ne creditor has a particular cla claims in alphabetical order ac				deduct the f collateral	that supports this claim	<b>portion</b> If any

		Caso 16 00222		1 Eilad	01/06/16	Entor		9:25:43	Desc Main	
Fill in	this inf	ormation to identify your case	:				9 of 64			
Debto	r 1	Dianne			Jones					
		First Name Mid	dle Name		Last Name					
Debtoi (Spouse,		First Name Mid	dle Name		Last Name					
(оройзе,	, ii iiiiig)	This realite wild	uic Hame		Last Name					
United	States I	Bankruptcy Court for the : <u>NORTH</u>	<u>IERN</u> Dis	trict of <u>ILLINO</u>	(State)				Па	
Case I	Number								☐ Check if	
		100E/E							amended	ı illirig
JIIICI	ai Fo	orm 106E/F								12/15
se as continuities in the one of the office	mplete other pa perty (C with pa copy th y additi	E/F: Creditors Who and accurate as possible. Use urty to any executory contracts official Form 106A/B) and on So artially secured claims that are e Part you need, fill it out, numional pages, write your name a list All of Your PRIORITY Unsecu	Part 1 for or unexpi chedule G listed in S ber the er nd case n	creditors with ired leases the continuation of	h PRIORITY claims at could result in a Contracts and Unex Creditors Who Have oxes on the left. At	a claim. Als xpired Lea re Claims S	so list executory contra ses (Official Form 1060 Secured by Property. If	cts on Schedul 6). Do not includ more space is	e	
1. <b>Do</b> a	ny cred	litors have priority unsecured of	claims aga	ainst you?						
N	No. Go	to Part 2.								
_ \	es.									
nonp unse	oriority a ecured o	isted, identify what type of claim amounts. As much as possible, I claims, fill out the Continuation F lanation of each type of claim, so	ist the clai age of Pa	ms in alphabe rt 1. If more th	etical order according an one creditor hole	ng to the cr lds a partic	editor's name. If you havular claim, list the other	e more than two	o priority	Nonpriority
									amount	amount
Part 2	L	ist All of Your NONPRIORITY Un	secured Cl	aims						
3. <b>Do a</b>	ny cred	litors have nonpriority unsecu	red claims	against you'	?					
	No. You	u have nothing to report in this p	art. Subm	nit this form to	the court with your	other sche	dules.			
	es.									
nonp inclu	oriority u ded in F	our nonpriority unsecured clain unsecured claim, list the creditor Part 1. If more than one creditor ut the Continuation Page of Part	separately holds a pa	y for each clai	m. For each claim li	listed, iden	tify what type of claim it i	s. Do not list cla	ims already	
4.4 A	Accepta	nce NOW		Last 4 digits o	of account number	1670				Total claim \$ 5,855.00
7.1	reditor's N		-	Last 4 digits t	of account number					<u> </u>
_		adquarters Dr	_	When was the	e debt incurred?	2015	-2015			
IN	lumber	Street		As of the date	you file, the claim i	<b>ie:</b> Chack al	I that apply			
_			_	Contingent	-	is. Check a	т шасарру.			
_	Plano Lity	TX 75024 State Zip Coo	_	Unliquidate	d					
		the debt? Check one.	ic	Disputed						
	Debtor 1	•								
=	Debtor 2			r i	RITY unsecured clai	im:				
=		and Debtor 2 only		Student loa	ns arising out of a separa	ration agrees	ent or divorce			
=		one of the debtors and another		_	ansing out of a separa I not report as priority o	_	iont or divorce			
		f this claim relates to a nity debt		_	nsion or profit-sharing		other similar debts			
		subject to offest?			,	. ,				
	No			Other. Spec	cify Housing/Rent	tal/Lease				
	Yes			<u> </u>						

Debtor 1 Dianne First Name Middle Name  Your NONPRIORITY Unsecured Claim	Doc 1 Filed 01/06/16 Entered 01/06/16 09:25:43 Desc Main Document Page 20 of 64  Last Name  Image 20 of 64  Case Number (if known)	_
After listing any entries on this page, number th	hem beginning with 4.4, followed by 4.5, and so forth.	Total Clair
4.2 ASHRO	Last 4 digits of account number NULL	\$ <u>94.00</u>
Creditor's Name 1515 S 21St St  Number Street	When was the debt incurred? 2009-2010	
Clinton IA 52732  City State Zip Code Who owes the debt? Check one.	_	
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a community debt  Is the claim subject to offest?	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
No Yes	Other. Specify Credit Card or Credit Use	
4.3 Bank America	Last 4 digits of account number	<b>\$</b> _1,300.00
Creditor's Name PO Box 2440  Number Street	When was the debt incurred?	

As of the date you file, the claim is: Check all that apply. Contingent Brea CA 92822 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_Credit Card or Credit Use Yes Capital One Auto Finance **\$**4,260.00 4.4 Last 4 digits of account number Creditor's Name 3901 Dallas Parkway When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Plano TX 75093 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_

Debtor 1	First Name Middle Name	Document Page 21 of 64  Case Number (if known)	-
After lis	sting any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Clair
4.5	Capital ONE BANK USA N.A.  Creditor's Name 120 Corporate Blvd Ste 1  Number Street	Last 4 digits of account number1107  When was the debt incurred?2015-2015	\$ 291.00
w w	Norfolk VA 23502 City State Zip Code	As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed	
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Type of PRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify Unknown Credit Extension	
4.6	Creditor's Name 120 Corporate Blvd Ste 1  Number Street	Last 4 digits of account number1315  When was the debt incurred?2015-2015	\$ <u>698.00</u>
		As of the date you file, the claim is: Check all that apply.	

Debtor <sup>2</sup>	Case 16-00222 D	Ooc 1 Filed 01/06/16 Entered 01/06/16 09:25:43 Desc Main Document Page 22 of 64 Case Number (if known)	_
	First Name Middle Name	Last Name	
Par	Your NONPRIORITY Unsecured Claims	- Continuation Page	
After li	sting any entries on this page, number them	n beginning with 4.4, followed by 4.5, and so forth.	Total Clair
4.8	Chase Bank	Last 4 digits of account number	<b>\$</b> 100.00
1.0	Creditor's Name		
	PO Box 15298	When was the debt incurred?	
	Number Street		
v	Wilmington DE 19850 City State Zip Code Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed	
[	Debtor 1 only		
[	Debtor 2 only	Type of PRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?  No  Yes	Other. Specify Credit Card or Credit Use	
4.9	CitiBank, N.A.	Last 4 digits of account number	\$ 0.00
1.0	Creditor's Name 701 E 60th St North Number Street	When was the debt incurred?	
		As of the date you file the claim is: Check all that apply	

4.8	Chase Bank	Last 4 digits of account number	\$ <u>100.00</u>
	Creditor's Name		
	PO Box 15298	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19850	Contingent	
	City State Zip Code	Unliquidated	
l v	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
1 7	╡ '	T (DDIODITY)	
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.9	CitiBank, N.A.	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	701 E 60th St North	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57117	Contingent	
	City State Zip Code	Unliquidated	
v	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of PRIORITY unsecured claim:	
l ř	Debtor 1 and Debtor 2 only	Student loans	
1 7	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a	Debts to pension or profit-sharing plans, and other similar debts	
1	community debt s the claim subject to offest?	Debts to pension or pronesnaming plans, and other similar debts	
"	No	On a control Credit Extended to Debter(S)	
	Yes	Other. Specify Credit Extended to Debtor(S)	
4 40	Comcast	Last 4 digits of account number 4643	<b>\$</b> 330.00
4.10	Creditor's Name	East 4 digits of account number	T
	800 Sw 39Th St	When was the debt incurred? 2015-2015	
	Number Street	<del></del>	
	. Tambo.		
1		As of the date you file, the claim is: Check all that apply.	
	Dente: 14/4 00057	Contingent	
	Renton WA 98057	Unliquidated	
v	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	<b>=</b>	Town ( DDIODITY delains	
	Debtor 2 only	Type of PRIORITY unsecured claim:	
1 <u>L</u>	Debtor 1 and Debtor 2 only	☐ Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes		

DCDIOI I	Case 16-00222 Do ianne  rst Name Middle Name  Your NONPRIORITY Unsecured Claims - C	oc 1 Filed 01/06/16 Entered 01/06/16 09:25:43 Desc Main Document Page 23 of 64 Case Number (if known)  Last Name  Continuation Page	_
After listing	any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Clair
4.11 Cred	dit ONE BANK NA	Last 4 digits of account number NULL	<b>\$</b> 536.00
Credite	or's Name Box 98875 per Street	When was the debt incurred? 2015-2015	
City Who ov	Vegas NV 89193 State Zip Code wes the debt? Check one.	As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed	
_ =	otor 2 only otor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:  Student loans	
Che	east one of the debtors and another eck if this claim relates to a nmunity debt claim subject to offest?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
No Yes		Other. Specify Credit Card or Credit Use	
	lor's Name Box 78626	Last 4 digits of account number	\$ <u>100.00</u>

4.11	Credit ONE BANK NA	Last 4 digits of account numberNULL	<b>\$</b> 536.00
	Creditor's Name	2015 2015	
	Po Box 98875	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Las Vegas NV 89193	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Turns of DDIODITY are assured also invest	
	=	Type of PRIORITY unsecured claim:  Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Outon Opcomy	
4.12	DirecTV	Last 4 digits of account number	<b>\$</b> 100.00
	Creditor's Name		
	PO Box 78626	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Phoenix AZ 85062	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	□	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Utility Bills/Cellular Service	
	Yes	Other. Specify	
4.13	Enterprise RENT A CAR 15DD	Last 4 digits of account number 8656	<b>\$</b> 62.00
	Creditor's Name	2011 2015	
	Po Box 5010	When was the debt incurred? 2014-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Woodland Hills CA 91365	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	Town ( DDIODITY delains	
	Debtor 2 only  Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:	
		Student loans  Obligations printing out of a constraint agreement or diverse.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debte to pension or prone-snaming plans, and other similar debts	
	No	Other. Specify Collecting for Creditor	
	Yes	Outon Opcomy	

Debtor 1	Case 16-00222 Do	oc 1 Filed 01/06/16 Entered 01/06/16 09:25:43 Desc Main Dacument Page 24 of 64 Case Number (if known)	i 
	First Name Middle Name	Last Name	
Par	Your NONPRIORITY Unsecured Claims -	Continuation Page	
After li	sting any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Clair
4.14	First Premier BANK	Last 4 digits of account numberNULL	\$ <u>884.00</u>
	Creditor's Name 601 S Minnesota Ave	When was the debt incurred? 2010-2010	
	Number Street		
v	Sioux Falls         SD         57104           City         State         Zip Code           Who owes the debt? Check one.         State         State	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed	
	Debtor 1 only Debtor 2 only	Type of PRIORITY unsecured claim:	
}	Debtor 1 and Debtor 2 only  At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt sthe claim subject to offest?	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify Credit Card or Credit Use	
4.15	Merrick BANK	Last 4 digits of account number NULL	<b>\$</b> 582.00
	Creditor's Name Po Box 9201  Number Street	When was the debt incurred? 2015-2015	
	Tallips. Onto	As of the date you file the claim is: Check all that each	

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	Case 16-00222 L		06/16	Entered 01/06/16 09:25:43	Desc Main	
Debtor	1 Dianne	Dagum	ent P	age 25 of 64 Case Number (if known)		_
	First Name Middle Name	Last Name				
Par	Your NONPRIORITY Unsecured Claims	- Continuation Page				
After li	sting any entries on this page, number then	n beginning with 4.4, follo	wed by 4.5, a	nd so forth.		Total Clair
4.17	Midnight Velvet	Last 4 digits of acco	unt number _	NULL		\$ <u>467.00</u>
	Creditor's Name			2044 2045		
	1112 7Th Ave	When was the debt i	ncurred?	2014-2015		
	Number Street					
		As of the date you fi	le, the claim is	: Check all that apply.		
		Contingent				
	Monroe WI 53566	Unliquidated				
١,	City State Zip Code  Who owes the debt? Check one.	Disputed				
ľ	_	ш .				
	Debtor 1 only					
	Debtor 2 only	Type of PRIORITY u	nsecured clain	1:		
ļ	Debtor 1 and Debtor 2 only	Student loans				
[	At least one of the debtors and another		•	ion agreement or divorce		
[	Check if this claim relates to a	that you did not rep	oort as priority cl	aims		
	community debt	Debts to pension o	r profit-sharing p	plans, and other similar debts		
!	s the claim subject to offest?					
	No	Other. Specify	Credit Card or	Credit Use		
	Yes					
4.18	Navient	Last 4 digits of acco	unt number _	0609		\$ <u>1,766.00</u>
	Creditor's Name			1999-2015		
	Po Box 9500	When was the debt i	ncurred?	1999-2019		
	Number Street					

As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre PΑ 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_ Yes Navient 0214 **\$**1,782.00 4.19 Last 4 digits of account number Creditor's Name 2000-2015 Po Box 9500 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre PA 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_

Debtor 1	D'anna	oc 1 Filed 01/06/16 Entered 01/06/16 09:25:43 Document Page 26 of 64	Desc Main
Par			
		beginning with 4.4, followed by 4.5, and so forth.	Total Clai
4.20	Navient	Last 4 digits of account number0118	\$ 1,905.0
,	Creditor's Name Po Box 9500  Number Street	When was the debt incurred? 2007-2015	
v	Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed	
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Type of PRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?  No  Yes	Other. Specify	
4.21	Navient Creditor's Name Po Box 9500 Number Street	Last 4 digits of account number0630  When was the debt incurred?2000-2015	\$ <u>1,909.0</u> (

Creditor's Name	When was the debt incurred? 2007-2015	
Po Box 9500	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Wilkes Barre PA 18773	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		
4.21 Navient	Last 4 digits of account number 0630	\$ <u>1,909.00</u>
Creditor's Name	0000 0045	
Po Box 9500	When was the debt incurred? 2000-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Wilkes Barre PA 18773		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Dobbe to periodic or profit origining plants, and other annual dobbe	
No	Other. Specify	
Yes	Officer: Specify	
4.22 Navient	Last 4 digits of account number 1106	\$ 1,996.00
Creditor's Name		-
Po Box 9500	When was the debt incurred? 2007-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Wilkes Barre PA 18773	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another		
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
_ ·		
■ No	Other. Specify	
Yes		

Debtor 1	Case 16-00222  Dianne First Name Middle Name  Your NONPRIORITY Unsecured Claim	Document Page 27 of 64  Last Name Page 27 of 64  Case Number (if known)	_
After li	sting any entries on this page, number th	em beginning with 4.4, followed by 4.5, and so forth.	Total Clair
4.23	Navient Creditor's Name Po Box 9500 Number Street	Last 4 digits of account number0130  When was the debt incurred?2008-2015	\$ <u>1,998.00</u>
v	Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed	
] [	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt s the claim subject to offest?	Type of PRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify	
4.24	Navient Creditor's Name Po Box 9500 Number Street	Last 4 digits of account number0417  When was the debt incurred?2008-2015	\$ 1,998.00
		As of the date you file, the claim is: Check all that apply.	

Contingent Wilkes Barre PΑ 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_ Yes Navient 0417 \$ 2,598.00 4.25 Last 4 digits of account number Creditor's Name 2008-2015 Po Box 9500 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre PA 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_

	Case 1	L6-00222	Doc 1	Filed 01/06/16	Entered 01/06/16 09:25:43	Desc Main	
Debtor '	1 Dianne			Dacument	Page 28 of 64 Case Number (if known)		_
	First Name	Middle Name		Last Name			
Par	Your NONPRIORI	TY Unsecured Clain	ns - Continu	ation Page			
After li	sting any entries on thi	s page, number the	em beginni	ng with 4.4, followed by 4.5	and so forth.		Total Clai
				<b>3</b> . , <b>,</b> .	,		
4.26	Navient		Las	st 4 digits of account number	0130		<b>\$</b> 2,625.0
	Creditor's Name				0000 0045		
	Po Box 9500		Wh	nen was the debt incurred?	2008-2015		
	Number Street						
			As	of the date you file, the clain	is: Check all that apply.		
				Contingent	***		
	Wilkes Barre	PA 18773	⊢	Unliquidated			
	City	State Zip Code	片	Disputed			
<u> </u>	Vho owes the debt? Chec	k one.	Ш	Disputed			
	Debtor 1 only						
[	Debtor 2 only		Ту	pe of PRIORITY unsecured cl	aim:		
	Debtor 1 and Debtor 2 or	nly		Student loans			
Ī	At least one of the debtor	rs and another		Obligations arising out of a sep	aration agreement or divorce		
l i	Check if this claim rela	ates to a		that you did not report as priorit	y claims		
'	community debt		П	Debts to pension or profit-sharing	ng plans, and other similar debts		
l:	s the claim subject to off	est?	_				
	No			Other. Specify			
	Yes		Ш				
4.27	Navient		Las	st 4 digits of account number	1106		\$ 2,649.0
	Creditor's Name						
	Po Box 9500		Wh	nen was the debt incurred?	2007-2015		
	Number Street						
			As	of the date you file, the clain	n is: Check all that apply.		
				Contingent	,		
	Wilkes Barre	PA 18773					

Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_ Yes Navient 0214 \$ 2,832.00 4.28 Last 4 digits of account number Creditor's Name 2000-2015 Po Box 9500 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre PA 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_

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Debtor '	<sub>1</sub> <u>Dianne</u>	Case 16-00222	Doc 1	Filed 01/06/16 Document	Entered 01/06/16 09:25:43 Page 29 of 64 Case Number (if known)	Desc Main	_
	First Name	Middle Name	е	Last Name			
Par	<b>t</b> 2∉ You	r NONPRIORITY Unsecured Cl	aims - Continu	ation Page			
After li	sting any e	ntries on this page, number	them beginn	ing with 4.4, followed by 4.5	5, and so forth.		Total Clair
4.29	Navient		La	st 4 digits of account numbe	r0609		\$ 2,930.00
	Creditor's Nar				1999-2015		
	Po Box 95		w	hen was the debt incurred?	1999-2015		
	Number	Street					
			As	of the date you file, the clair	n is: Check all that apply.		
	Malling De	DA 4077		Contingent			
	Wilkes Ba		_	Unliquidated			
v	City  Who owes th	State Zip Co e debt? Check one.	ode	Disputed			
	Debtor 1 o	nly		-			
[	Debtor 2 o	nly	Ty	pe of PRIORITY unsecured c	laim:		
Ī	Debtor 1 a	nd Debtor 2 only		Student loans			
ĺ	At least on	e of the debtors and another		Obligations arising out of a sep	aration agreement or divorce		
l i	Check if t	this claim relates to a		that you did not report as priori	ty claims		
'	communi			Debts to pension or profit-shari	ng plans, and other similar debts		
<u> </u>	s the claim s	subject to offest?		•			
	No			Other. Specify			
	Yes						
4.30	Navient		_ La	st 4 digits of account numbe	r <u>0815</u>		<b>\$</b> 2,968.00
	Creditor's Nar				2000 2045		
	Po Box 95	500	w	hen was the debt incurred?	2008-2015		
	Number	Street					
			As	of the date you file, the clair	n is: Check all that apply.		

Creditor's Name	When was the debt incurred? 1999-2015	
Po Box 9500	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Wilkes Barre PA 18773	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt		
s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No		
=	Other. Specify	
Yes Navient	0.215	* 2 068 UU
	Last 4 digits of account number0815	\$ <u>2,968.00</u>
Creditor's Name	When was the debt incurred? 2008-2015	
Po Box 9500	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Wilkes Barre PA 18773		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
=		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify	
Yes		
Navient	Last 4 digits of account number 0630	<u>\$ 2,973.00</u>
Creditor's Name	2002 2015	
Po Box 9500	When was the debt incurred? 2000-2015	
Number Street		
	As of the date you file the claim is: Cheek all that apply	
	As of the date you file, the claim is: Check all that apply.	
Wilkes Barre PA 18773	Contingent	
	Unliquidated	
City State Zip Code  Vho owes the debt? Check one.	Disputed	
Debtor 1 only		
	Tune of PRIORITY unconvend alaims	
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	<del>_</del>	
No	Other. Specify	
Yes		

Debtor 1	Case 16-00222 [	Doc 1 Filed 01/06/16 Entered 01/06/16 09:25:43 Desc Main Document Page 30 of 64 Case Number (if known)	
	First Name Middle Name	Last Name	
Part 2	Your NONPRIORITY Unsecured Claims	s - Continuation Page	
After list	ing any entries on this page, number the	m beginning with 4.4, followed by 4.5, and so forth.	Total Clair
4.32	Navient	Last 4 digits of account number 0625	\$ 2,994.00
<u> </u>	Creditor's Name Po Box 9500  Number Street	When was the debt incurred? 2007-2015	
-	Wilkes Barre PA 18773 City State Zip Code to owes the debt? Check one.	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Type of PRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt the claim subject to offest?	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify	
4.33	Navient	Last 4 digits of account number 0625	\$ <u>3,234.00</u>
(	Creditor's Name		

4.32	Navient	Last 4 digits of account number 0625	\$ <u>2,994.00</u>
	Creditor's Name	2027 2045	
	Po Box 9500	When was the debt incurred? 2007-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilkes Barre PA 18773	Contingent	
	City State Zip Code	Unliquidated	
١ ٧	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l i	Debtor 2 only	Type of PRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
li	s the claim subject to offest?		
	No	Other. Specify	
	Yes Navient	Last 4 digits of account number 0625	<b>\$</b> 3,234.00
4.33		Last 4 digits of account number 0625	\$ 3,234.00
	Creditor's Name	When was the debt incurred? 2007-2015	
	Po Box 9500	When was the debt incurred? 2007-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilkes Barre PA 18773	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Бюрисс	
	Debtor 1 only		
L	Debtor 2 only	Type of PRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
۱ '	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ļ	s the claim subject to offest?		
	No	Other. Specify	
[	Yes		
4.34	Navient	Last 4 digits of account number 0118	<b>\$</b> 3,298.00
	Creditor's Name		
	Po Box 9500	When was the debt incurred? 2007-2015	
	Number Street		
		As of the date were filler than already by Obertall Hall at a city	
		As of the date you file, the claim is: Check all that apply.	
	Wilkes Barre PA 18773	Contingent	
	City State Zip Code	Unliquidated	
l v	Vho owes the debt? Check one.	Disputed	
1	Debtor 1 only		
i	Debtor 2 only	Type of PRIORITY unsecured claim:	
}	Debtor 1 and Debtor 2 only	Student loans	
	<b>=</b>		
إا	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	s the claim subject to offest?		
	No	Other. Specify	
	Yes		

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Debtor 1	Dianne  First Name Middle Name	E 1 Filed 01/06/16 Entered 01/06/16 09:25:43 Desc Main Document Page 31 of 64 Case Number (if known)	_
Pari		·	
After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.35	Navient	Last 4 digits of account number 0815	<b>\$</b> 5,360.00
	Creditor's Name Po Box 9500 Number Street	When was the debt incurred? 2008-2015	
W	Wilkes Barre PA 18773  City State Zip Code  //ho owes the debt? Check one.	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed	
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt the claim subject to offest?	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify	
4.36	Peoples Gas	Last 4 digits of account number	\$ <u>1,000.00</u>
	Creditor's Name 130 E. Randolph Dr.  Number Street	When was the debt incurred?	
		As of the date you file, the claim is: Check all that apply.	
	Chicago         IL         60601-6207           City         State         Zip Code	Contingent Unliquidated	
W	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of PRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt the claim subject to offest?	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	

No Other. Specify Utility Bills/Cellular Service University OF Phoenix \$ 925.00 2362 Last 4 digits of account number Creditor's Name 2013-2014 4615 E Elwood St Fl 3 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Phoenix AZ 85040 Unliquidated City
Who owes the debt? Check one. State Zip Code Disputed Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce Check if this claim relates to a that you did not report as priority claims community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Personal Loan

	Case 16-00222	Doc 1 File	d 01/06/16	Entered 01/06/16 09:25:43	Desc Main		
Debtor 1	Dianne	Д	gcument	Page 32 of 64			
Debior	First Name Middle Name	Las	t Name	- Case Number (II kilowii)		_	
Part	Your NONPRIORITY Unsecured Clai	ims - Continuation Pag	e				
A ftou lie		ham haminming with	A followed by A	5 and as fauth		Total Clair	
Arter in	sting any entries on this page, number t	nem beginning with	4, followed by 4.s	s, and so forth.		TOtal Clair	
4.38	US DEPT OF ED/Glelsi	Last 4 digits	of account numbe	r0577		\$ 8,167.0	
	Creditor's Name			2000 2015			
	Po Box 7860	_ When was t	he debt incurred?	2009-2015			
	Number Street						
		_ As of the da	te you file, the clair	n is: Check all that apply.			
		Continge	nt				
	Madison WI 53707	_ Unliquida	ted				
v	City State Zip Cod Vho owes the debt? Check one.	e Disputed		\$ 8,167.00  1? 2009-2015  claim is: Check all that apply.  ad claim: separation agreement or divorce riority claims sharing plans, and other similar debts  about 1577 \$ 14,252.0			
	Debtor 1 only	_					
	Debtor 2 only	Type of PRI	ORITY unsecured c	laim:			
Ī	Debtor 1 and Debtor 2 only	Student I	oans				
Ī	At least one of the debtors and another	Obligatio	Obligations arising out of a separation agreement or divorce				
Ī	Check if this claim relates to a	that you	lid not report as priori	ty claims			
-	community debt	Debts to	pension or profit-shari	ing plans, and other similar debts			
Is	s the claim subject to offest?						
	No	Other. Sp	ecify				
$\vdash$	Yes					44.050	
4.39	US DEPT OF ED/Glelsi	Last 4 digits	of account numbe	r <u>1577</u>		\$ 14,252.0	
	Creditor's Name	When wee t	he debt incurred?	2009-2015			
	Po Box 7860	_ when was t	ie debt incurred?				
	Number Street						
		_	•	n is: Check all that apply.			
	Madison WI 53707	Continge	nt				
		Unliquida	ted				

4.38	US DEPT OF ED/Glelsi	Last 4 digits of account number 0577	\$ <u>8,167.00</u>						
	Creditor's Name	0000 0045							
	Po Box 7860	When was the debt incurred? 2009-2015							
	Number Street								
		As of the date you file, the claim is: Check all that apply.							
		Contingent							
	Madison WI 53707	Unliquidated							
	City State Zip Code								
<u>V</u>	Who owes the debt? Check one.	Disputed							
	Debtor 1 only								
	Debtor 2 only	Type of PRIORITY unsecured claim:							
	Debtor 1 and Debtor 2 only	Student loans							
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce							
lΓ	Check if this claim relates to a	that you did not report as priority claims							
"	community debt	Debts to pension or profit-sharing plans, and other similar debts							
ls ls	s the claim subject to offest?								
	No	Other. Specify							
	Yes								
4.39	US DEPT OF ED/Glelsi	Last 4 digits of account number 1577	<u>\$_14,252.00</u>						
	Creditor's Name	When was the debt incurred? 2009-2015							
	Po Box 7860	When was the debt incurred? 2009-2015							
	Number Street								
		As of the date you file, the claim is: Check all that apply.							
		Contingent							
	Madison WI 53707	☐ Unliquidated							
l	City State Zip Code	Disputed							
¥	Vho owes the debt? Check one.	Disputed							
	Debtor 1 only								
	Debtor 2 only	Type of PRIORITY unsecured claim:							
L	Debtor 1 and Debtor 2 only	Student loans							
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce							
lΓ	Check if this claim relates to a	that you did not report as priority claims							
-	community debt	Debts to pension or profit-sharing plans, and other similar debts							
ls ls	s the claim subject to offest?								
	No	Other. Specify							
Щ	Yes								
4.40	US DEPT OF ED/Glelsi	Last 4 digits of account number 8581	<b>\$</b> 86,989.00						
	Creditor's Name	When was the debt incurred? 2010-2015							
	Po Box 7860	When was the debt incurred? 2010-2015							
	Number Street								
		As of the date you file, the claim is: Check all that apply.							
		Contingent							
	Madison WI 53707	Unliquidated							
, v	City State Zip Code	Disputed							
"	Vho owes the debt? Check one.								
	Debtor 1 only								
<u> </u>	Debtor 2 only	Type of PRIORITY unsecured claim:							
	Debtor 1 and Debtor 2 only	Student loans							
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce							
	Check if this claim relates to a	that you did not report as priority claims							
	community debt	Debts to pension or profit-sharing plans, and other similar debts							
	s the claim subject to offest?								
	No	Other. Specify							
	Yes								

Official Form 106E/F

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Debtor 1 Dianne	Page 33 01 04 				
First Name Middle Name  Walden University	Last Name  Last 4 digits of account number01N1	<b>\$</b> 2,330.00			
Creditor's Name Po Box 4031	When was the debt incurred? 2015-2015				
Number Street	As of the date you file, the claim is: Check all that apply.  Contingent				
Wyoming PA 18644  City State Zip Code  Who owes the debt? Check one.	Unliquidated Disputed				
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:  Student loans				
At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?	<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>Debts to pension or profit-sharing plans, and other similar debts</li> </ul>				
No Vec	Other. Specify Collecting for Creditor				

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Debtor 1 Dianne

Add the Amounts for Each Type of Unsecured Claim

			Total claim
otal claims	6a. Domestic support obligations	6a.	\$0
	6b. Taxes and Certain other debts you owe the government	6b.	\$0
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0
			Total claim
tal claims	6f. Student loans	6f.	\$157,223
mi ait 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$19,972

Fill	in this in	Caso 16		oc 1 - E	ilod 01/06/16	Entor	ed 01/06/: 5 of 64	16 09:25:4	3 Desc Ma	iin	
• • • •		ormation to las	nary your outo.				5 01 04				
Deb	otor 1	Dianne			Jones	_					
		First Name	Middle Name	е	Last Name						
	otor 2 use, if filing)	First Name	Middle Name		Last Name	-					
Uni	ted States	Bankruptcy Court fo	or the : <u>NORTHERN</u>	_ District of _I	LLINOIS (State)				П-:		
	se Number				_				_	ck if this is an nded filing	
	-	orm 106G					ı		anic	idea illing	
				4						4	12/15
Be as on the second sec	complete ation. If n onal page:	and accurate as nore space is ne s, write your nar	possible. If two ma	rried people tional page, (if known).	Unexpired Lea are filing together, bot fill it out, number the e	th are equal					
	No. Ch	eck this box and	submit this form to th	e court with	your other schedules. Y	ou have not	hing else to repo	ort on this form.			
					s or leases are listed in				3)		
exa	st separat	ely each person nt, vehicle lease	or company with wl	nom you hav	ve the contract or lease s for this form in the inst	e. Then state	e what each con	tract or lease is f	or (for		
P	erson or	company with w	hom you have the c	ontract or le	ease		State wha	the contract or l	ease is for		
2.1	Starbuc	k Capital LLC									
	Name	0 5 .			•						
	1519 N	State Parkway Street			3	_					
	Chicago			IL 606	10						
	City			State Zip (		_					
2.2											
	Name					_					
	Number	Street				_					
	City			State Zip 0	Code	_					
2.3											
	Name					_					
	Number	Street									
	City			State Zip (	Code	_					
2.4											
	Name					_					
	Number	Street				_					
	City			State Zip 0	Code	_					
2.5											
	Name					_					
	Number	Street				_					

State Zip Code

City

Official Form 106G

Fill in this inf	formation to ider	ntify your case:	
Debtor 1	ebtor 1 Dianne		Jones
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	_		
(If known)			

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, write your name an	d case number (if known). Answe	er every question.	
1. <b>D</b>	o you have any codebtors? (If you a	re filing a joint case, do not list eith	ner spouse as a codel	otor.)
	No.			
	Yes			
	lithin the last 8 years, have you lived rizona, California, Idaho, Lousiiana, N	• • • •	• '	nity property states and territories include and Wisconsin.)
	No. Go to line 3.			
	Yes. Did your spouse, former spor	use, or legal equivalent live with yo	u at the time?	
		e or territory did you live?	Fill in	the name and current address of that person.
	Name of your spouse, former spouse or	legal equivalent		
	Number Street			
	City	State	Zip Code	
3	chedule E/F, or Schedule G to fill ou	t Column 2.		Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.3	<del></del>			Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	

Official Form 106H Record # 698339 Schedule H: Your Codebtors Page 1 of 1

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			Document	Page 37 of 64
Fill in this in	formation to iden	tify your case:		
Debtor 1	Dianne		Jones	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	r the : <u>NORTHERN DISTRICT</u>	OF ILLINOIS	
Case Number	r			Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date:
Official F	orm 106I			MM / DD / YYYY
Schedul	e I: Your	Income		12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Case Manager		
	Occupation may Include student or homemaker, if it applies.	Employers name	Women's Treatme	ent Center	
		Employers address	1301 W 22nd Stre	et	
			Oak Brook, IL 605	523	•
		How long employed there?			
Pa	art 2: Give Details About Month	ly Income			
	spouse unless you are separated. If you or your non-filing spouse ha	the date you file this form. If you have more than one employer, combined, attach a separate sheet to this f	ine the information for a	•	· · · · · ·
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		ry and commissions (before all parcall calculate what the monthly wage w	•	\$2,790.58	\$0.00
3.	Estimate and list monthly overti	ime pay.		\$0.00	\$0.00
4.	Calculate gross income. Add lin	e 2 + line 3.		\$2,790.58	\$0.00

 Official Form 106I
 Record #
 698339
 Schedule I: Your Income
 Page 1 of 2

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Debtor 1 Dianne

Dianne Dianne Diones

First Name Middle Name Last Name

Case Number (if known) \_

				For Debtor 1		ebtor 2 or ing spouse		
	Copy	y line 4 here	4.	\$2,790.58		\$0.00		
5. <b>L</b>	ist all	payroll deductions:						
	5a. <b>T</b>	Tax, Medicare, and Social Security deductions	5a.	\$562.80		\$0.00		
	5b. <b>N</b>	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. <b>V</b>	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. lı	nsurance	5e.	\$0.00		\$0.00		
	5f. <b>C</b>	Domestic support obligations	5f.	\$0.00		\$0.00		
	5g. <b>L</b>	Jnion dues	5g.	\$0.00		\$0.00		
	5h. <b>C</b>	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. <b>A</b>	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$562.80		\$0.00		
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,227.78		\$0.00		
8. <b>L</b> i	st all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive	_					
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,227.78 +	. —	\$0.00	. Г	\$2,227.78
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	ΨΖ,ΖΖΙ.ΙΟ		<b>\$0.00</b>	L	\$2,221.10
11.	other Do n Spec	the amount in the last column of line 10 to the amount in line 11. The rest that amount on the Summary of Schedules and Statistical Summary of C	our dependen not available to sult is the com	p pay expenses listed in	Schedule		11	\$0.00 <b>\$2,227.78</b>
13.	Do y	ou expect an increase or decrease within the year after you file this form	n?				L	
	X	No. Yes. Explain:						

Case 16-00222 Doc 1 Filed 01/06/16 Entered 01/06/16 09:25:43 Desc Main Document Page 39 of 64 ormation to identify your case:

Fill in this i	nformation to identify your	case:				
Debtor 1	Dianne		Jones	Check if the	nis is:	
Dakter 0	First Name	Middle Name	Last Name		mended filing	-t
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	·	pplement showing por ne as of the following	
United States	s Bankruptcy Court for the : <u>N</u>	ORTHERN DISTRICT O	ILLINOIS			
Case Numbe	er		_	MM /	DD / YYYY	
Official F	orm 106J			·	parate filing for Debto	
				main	tains a separate hous	enoid.
	le J: Your Expe					12/14
-				are equally responsible for s ges, write your name and ca		
Part 1:	Describe Your Household					
	Go to line 2.  Does Debtor 2 live in a sep  No.	e <mark>arate household?</mark> e a separate Scheduk	e J.			
2. Do you	have dependents?	X No		Dependent's relationship	to Dependent's	Does dependent live
Do not li Debtor 2	ist Debtor 1 and 2.		this information for lent	Debtor 1 or Debtor 2	age	with you?  X No
Do not s names.	state the dependents'					Yes X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
expense	r expenses include es of people other than f and your dependents?	X No Yes				
Part 2:	Estimate Your Ongoing Monti	hly Expenses				
-				n as a supplement in a Chap check the box at the top of t	-	
the applicable		oy io illoui ii ullo lo u	sappiomoniai concaute c,	onder the box at the top of	and rorm und mi m	
	nses paid for with non-cash tance and have included it o	-	=	.)		Your expenses
	ital or home ownership exp				_	
	t for the ground or lot.	enses for your reside	nce. molude mst mortgage	e payments and	4.	\$965.00
If not in	cluded in line 4:					
4a. R	eal estate taxes				4a.	\$0.00
4b. Pr	roperty, homeowner's, or ren	iter's insurance			4b.	\$0.00
4c. H	ome maintenance, repair, an	nd upkeep expenses			4c.	\$0.00
4d. Ho	omeowner's association or c	ondominium dues			4d.	\$0.00

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Document Dianne Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name

			Your expense	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$160.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$120.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$400.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$190.00
10.	Personal care products and services	10.		\$90.00
11.	Medical and dental expenses	11.		\$150.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.		\$152.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$0.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 106J Record # 698339 Schedule J: Your Expenses Page 2 of 3 Case 16-00222 Doc 1 Filed 01/06/16 Entered 01/06/16 09:25:43 Desc Main Document Page 41 of 64

Dianne Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: \_ 22.. Your monthly expense: Add lines 4 through 21. \$2,227.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,227.78 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,227.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$0.78 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 698339 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to iden	tify your case:	
Debtor 1	Dianne		Jones
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	·		_

### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

-	
Did you pay or agree to pay someone who is N	IOT an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury. I declare that I have r	read the summary and schedules filed with this declaration and that they are true and
Under penalty of perjury, I declare that I have r correct.	read the summary and schedules filed with this declaration and that they are true and
correct.	read the summary and schedules filed with this declaration and that they are true and
correct.  ★ /s/ Dianne Jones	×

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		D(	<i>y</i> ournerit	aac +o t
Fill in this in	formation to ide	entify your case:		
Debtor 1	Dianne		Jones	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of _I	ILLINOIS	
			(State)	
Case Number	r		_	
(If known)				

## Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

The state of the s			
Give Details About Your Marital State	us and Where You Lived Before		
01. What is your current marital status?			
Married			
Not married			
02 During the last 3 years, have you lived any	where other than where you live no	w?	
No.	last 2	II	
Yes. List all of the places you lived in the	last 3 years. Do not include where y	ou live now.	
Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
	lived there	DSamo as Dahtar 1	lived there
0004 W A days 01	EDOM 00/0000	Same as Debtor 1	Same as Debtor 1
2624 W Adams St	FROM 03/2008		
Chicago IL 60612-2808	To 01/2013		
		Same as Debtor 1	Same as Debtor 1
205 S Whipple St	FROM 12/1979		
Chicago IL 60612-2744	To 09/2015		
03 Within the last 8 years, did you ever live wi	th a spouse or legal equivalent in a	community property state or territory	? (Community
property states and territories include Ariz			· ·
No.			
Yes. Make sure you fill out Schedule H: \	our Codebtors (Official Form 106H).		
Part 2: Explain the Sources of Your Income			

Record # 698339

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Debtor 1 Dianne Jones Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$0.00 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$38,827 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. П № Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Social Security \$14,808 For last calendar year: Disability (January 1 to December 31, 2015) For last calendar year: Social Security \$14,808 Disability (January 1 to December 31, 2014) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Dianne Jones Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☐ No. Yes. Fill in the details. Nature of the case Court or agency Status of the case Collection Sioux Falls,SD ☐ Pending CitiBank, N.A. VS Dianne Jones On appeal CASE NUMBER#2013SC002419 ☐ Concluded

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ebto	or 1	Dianne		Jones	Case Number (if kno	own)	
		First Name	Middle Name	Last Name			
10		nin 1 year before you filed		y of your property repossessed, fore	closed, garnished, attached, s	eized, or levied?	
	_	No. Go to line 11					
	Π,	Yes. Fill in the informatio	n below.				
11		nin 90 days before you f efuse to make a paymer		any creditor, including a bank or f	nancial institution, set off an	y amounts from y	our accounts
	_	No. Go to line 11					
12	_	Yes. Fill in the informatio		any of your property in the possess	sion of an assignee for the be	nefit of creditors,	а
	cour	rt-appointed receiver, a	custodian, or another o	fficial?	-		
	_ \						
P	art 5:	List Certain Gifts an	d Contributions				
13	With	nin 2 years before you fi	led for bankruptcy, did	you give any gifts with a total valu	e of more than \$600 per perso	on?	
	_	No. Yes. Fill in the details for	each gift				
14				you give any gifts or contributions	with a total value of more that	an \$600 to any ch	arity?
		No.					
		Yes. Fill in the details for	each gift.				
P	art 6:	List Certain Losses					
15		nin 1 year before you file abling?	ed for bankruptcy or sin	ce you filed for bankruptcy, did yo	u lose anything because of tl	neft, fire, other dis	easter, or
	_	No.					
	Π,	Yes. Fill in the details for	each gift.				
P	art 7:	List Certain Paymen	ts or Transfers				
16	abo	ut seeking bankruptcy o	or preparing a bankrupte	ou or anyone else acting on your b cy petition? rs, or credit counseling agencies f			ou consulted
		No.					
	•	Yes. Fill in the details					
	F	Party Contact Info		Description and value of any pro-	pperty transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value: \$2,095.00: \$265.00
		55 E. Monroe Street #3 Chicago,IL 60603	400				paid prior to filing, balance to be paid
		Chicago,iL 00003					after case filing.

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Dianne Jones Case Number (if known) \_\_\_\_\_\_\_

First Name Middle Name Last Name

	Party Contact Info	Description and value of	any property transferred	Date pays or transfe	· ·
	Hananwill Credit Counseling	Credit Counseling Services	3	2015	\$25.00
	115 N. Cross St.				
	Robinson, IL 62454				
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that	rs or to make payments to your cre		fer any property to an	yone who
	No.				
	Yes. Fill in the details.				
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu Include both outright transfers and transfers	usiness or financial affairs?			
	Do not include gifts and transfers that you h	ave already listed on this statemer	nt.		
	No.				
	Yes. Fill in the details for each gift.				
19	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-p		to a self-settled trust or s	similar device of which	you are a
	No.	·			
	Yes. Fill in the details for each gift.				
P	art 8: List Certain Financial Accounts, Instru	uments, Safe Deposit Boxes, and Sto	rage Units		
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated.	y, were any financial accounts or ir r	nstruments held in your i	· •	
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o	y, were any financial accounts or ir r	nstruments held in your i	· •	
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated to the cooperative of the cooperative	y, were any financial accounts or ir r	nstruments held in your i	· •	
<b>2</b> 0	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associ	y, were any financial accounts or ir r	nstruments held in your i	· •	
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associ	y, were any financial accounts or in r other financial accounts; certifica ciations, and other financial institut	nstruments held in your interest of deposit; shares in ions.	Date account was closed, sold, moved,	brokerage  Last balance before
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associ	y, were any financial accounts or in rother financial accounts; certifica istitions, and other financial institut	estruments held in your interest of deposit; shares in ions.  Type of account or instrument	Date account was closed, sold, moved, or transferred	brokerage  Last balance before closing or transfer
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associately No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifica istitions, and other financial institut	estruments held in your interest of deposit; shares in ions.  Type of account or instrument	Date account was closed, sold, moved, or transferred	brokerage  Last balance before closing or transfer
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?	y, were any financial accounts or in rother financial accounts; certifica istitions, and other financial institut	estruments held in your interest of deposit; shares in ions.  Type of account or instrument	Date account was closed, sold, moved, or transferred	brokerage  Last balance before closing or transfer
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associately No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.	y, were any financial accounts or in rother financial accounts; certifica istitions, and other financial institut	estruments held in your interest of deposit; shares in ions.  Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer securities,
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associately No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institut  Last 4 digits of account number  rear before you filed for bankruptcy	ates of deposit; shares in ions.  Type of account or instrument  Type of account or instrument  Describe the conte	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, association.  No.  Yes. Fill in the details.  Do you now have, or did you have within 1 y cash, or other valuables?  No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institut  Last 4 digits of account number  rear before you filed for bankruptcy	ates of deposit; shares in ions.  Type of account or instrument  Type of account or instrument  Describe the conte	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer securities,
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institut  Last 4 digits of account number  rear before you filed for bankruptcy	ates of deposit; shares in ions.  Type of account or instrument  Type of account or instrument  Describe the conte	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer securities,
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associately No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.  Have you stored property in a storage unit of No.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institut  Last 4 digits of account number  rear before you filed for bankruptcy	ates of deposit; shares in ions.  Type of account or instrument  Type of account or instrument  Describe the conte	Date account was closed, sold, moved, or transferred  r other depository for other depository	Last balance before closing or transfer  Securities,  Do you still have it?
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, association. No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.  Have you stored property in a storage unit or No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institut  Last 4 digits of account number  rear before you filed for bankruptcy  Who else had access to it?  In place other than your home withing the second of the sec	ates of deposit; shares in ions.  Type of account or instrument  Describe the conte	Date account was closed, sold, moved, or transferred  r other depository for other depository	Last balance before closing or transfer  securities,  Do you still have it?
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associately No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.  Have you stored property in a storage unit of No.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institut  Last 4 digits of account number  rear before you filed for bankruptcy  Who else had access to it?  In place other than your home withing the second of the sec	ates of deposit; shares in ions.  Type of account or instrument  Describe the conte	Date account was closed, sold, moved, or transferred  r other depository for other depository	Last balance before closing or transfer  Securities,  Do you still have it?
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, association. No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.  Have you stored property in a storage unit or No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institut  Last 4 digits of account number  rear before you filed for bankruptcy  Who else had access to it?  In place other than your home withing the second of the sec	ates of deposit; shares in ions.  Type of account or instrument  Describe the conte	Date account was closed, sold, moved, or transferred  r other depository for other depository	Last balance before closing or transfer  Securities,  Do you still have it?
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, association. No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.  Have you stored property in a storage unit or No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institut  Last 4 digits of account number  rear before you filed for bankruptcy  Who else had access to it?  In place other than your home withing the second of the sec	ates of deposit; shares in ions.  Type of account or instrument  Describe the conte	Date account was closed, sold, moved, or transferred  r other depository for other depository	Last balance before closing or transfer  Securities,  Do you still have it?

Debtor 1

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Debtor	1	Dianne	Jones	Case Number (if known)	
		First Name	Middle Name Last Name		
	-	ou hold or control any prosomeone.	operty that someone else owns? Include any prop	perty you borrowed from, are storing for, or h	old in trust
	_				
	1	No.			
	$\Box$	Yes. Fill in the details.			
			Where is the property?	Describe the property	Value
Do	t 10	Give Details About Envi	ironmental Information		
L et : U	t IV				
For t	he p	ourpose of Part 10, the folio	owing definitions apply:		
h	azaı	rdous or toxic substances,	federal, state, or local statute or regulation conce, wastes, or material into the air, land, soil, surfacture is controlling the cleanup of these substances, w	ce water, groundwater, or other medium,	
			y, or property as defined under any environmenta tilize it, including disposal sites.	al law, whether you now own, operate, or utili	ze
			thing an environmental law defines as a hazardo , pollutant, contaminant, or similar term.	us waste, hazardous substance, toxic	
Repo	ort a	II notices, releases, and pro	roceedings that you know about, regardless of w	hen they occurred.	
24	Has	any governmental unit not	tified you that you may be liable or potentially lia	ble under or in violation of an environmental	law?
	1	No.			
	$\Box$	Yes. Fill in the details.			
			Governmental unit	Environmental law, if you know it	Date of notice
25	Have	e you notified any governm	nental unit of any release of hazardous material?		
	<b>.</b>	No.			
	=	Yes. Fill in the details.			
			Governmental unit	Environmental law, if you know it	Date of notice
26	Have	e you been a party in any ju	udicial or administrative proceeding under any e	nvironmental law? Include settlements and o	rders.
	=	No.			
	Ш,	Yes. Fill in the details.	Court on consum	Notices of the con-	Otation of the con-
			Court or agency	Nature of the case	Status of the case
Par	t 11:	Give Details About Your	r Business or Connections to Any Business		
27	With	nin 4 vears hefore you filed	I for bankruptcy, did you own a business or have	any of the following connections to any hus	ness?
		<b>=</b>	f-employed in a trade, profession, or other activit		
		∐A member of a limited li	iability company (LLC) or limited liability partners	ship (LLP)	
		A partner in a partnersh	nip		
		An officer, director, or m	managing executive of a corporation		
			of the voting or equity securities of a corporation	n	
		No. None of the above applie	ins. Go to Part 12		
	=				
	⊔ `	res. Cneck all that apply abo	ove and fill in the details below for each business.		
		nin 2 years before you filed tutions, creditors, or other	l for bankruptcy, did you give a financial stateme r parties.	nt to anyone about your business? Include a	l financial
	<b>1</b>	No.			
	=	Yes. Fill in the details.			
	ш	res. I ili ili tile uetalis.	Data inqued		
			Date issued		

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 Dianne
 Jones
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Part 12:	Sign Below							
answei	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.							
<b>X</b> /:	s/ Dianne Jones	×						
S	ignature of Debtor 1	Signature of Debtor 2						
D	ate 01/05/2016 MM / DD / YYYY	DateMM / DD / YYYY						
Did yo	u attach additional pages to Your Statement of Financial Aff	airs for Individuals Filing for Bankruptcy (Official Form 107)?						
No								
Ye	s							
Did yo	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?							
No								
Ye	s. Name of person	Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).						

	Caso 16.		ilad 01/06/16	ed 01/06/16 09:25:43	3 Desc Main	
Fill in this i	nformation to identif	y your case:		0 of 64		
Debtor 1	Dianne		Jones			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
(Spouse, Il IIIIIg)	riistivaille	Midule Name	Lastivanie			
	s Bankruptcy Court for the District of ILLINOIS	ne : <u>NORTHERN DISTRICT OF</u>	ILLINOIS EASTERN			
	_ <del>_</del>		(State)		Check if this is an	
				1	amended filing	
Official F	Form 108					
		ion for Individual	s Filing Under Cha	oter 7		12/15
you have lead You must file to whichever is east omplet write your name to information	this form with the co parlier, unless the co- people are filing tog must sign and date the e and accurate as po- ne and case number List Your Creditors Ward editors that you lister in below.	rty and the lease has not expi urt within 30 days after you fi urt extends the time for cause ether in a joint case, both are he form. ossible. If more space is need (if known).	le your bankruptcy petition or by to be your bankruptcy petition or by to be your must also send copies to the equally responsible for supplying ed, attach a separate sheet to this editors Who Have Claims Secured	•	al pages,	
			secures a debt?		as exempt on Schedule C?	
Creditor's	S		Surrender the	property	☐ No	
name:			Retain the pro	perty and redeem it	☐ Yes	
Descripti	on of			perty and enter into a		
property			Reaffirmation	_		
securing	debt:		☐ Retain the pro	perty and [explain]:	_	
Creditor's			Currender the	property	<u> </u>	
name:	5		Surrender the	perty and redeem it	□ No	
				perty and redeem it	Yes	
Descripti	on of		Reaffirmation	• •		
property securing	deht:			pperty and [explain]:		
Securing	uebt.		☐ Netain the pro	porty and [explain]	_	
Creditor's	2		☐ Surrender the	property	<u> </u>	

name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: \_\_ □No Creditor's ☐ Surrender the property name: Retain the property and redeem it Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: \_ Page 1 of 2 Official Form 108 Record # 698339 Statement of Intention for Individuals Filing Under Chapter 7

Dianne

Case 16-00222

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Desc Main

First Name

**List Your Unexpired Personal Property Leases** 

rail 2:		
For any unexpired personal property lease that you I	isted in Schedule G: Executory Contracts and Unexpired Lea	ases (Official Form 106G),
fill in the information below. Do not list real estate lea	ases. Unexpired leases are leases that are still in effect; the le	ease period has not yet
	perty lease if the trustee does not assume it. 11 U.S.C. § 365(p	
		· ·
Describe your unexpired personal property lease	s	Will the lease be assumed?
Lessor's name: Starbuck Capital LLC		☐ No
		Yes
Description of leased		
property:		
Lessor's name:		☐ No
		Yes
Description of leased		☐ Yes
property:		
· · · ·		
Lessor's name:		☐ No
Ecool o hame.		<u> </u>
Description of leased		☐ Yes
property:		
Lessor's name:		☐ No
Ecool o hame.		
Description of legand		☐ Yes
Description of leased property:		
property.		
Lessor's name:		☐ No
Ecosor o riame.		
Description of leased		☐ Yes
property:		
proporty.		
Lessor's name:		□ No
		<u> </u>
Description of leased		☐ Yes
property:		
F - 11 - 9		
Lessor's name:		☐ No
Description of leased		☐ Yes
property:		
· · ·		
Part 3: Sign Below		
Part 3: Sign Below		
Inder penalty of perjury, I declare that I have indicate	d my intention about any property of my estate that secures a	a debt and any
personal property that is subject to an unexpired leas	e.	
₩ /s/ Dianno Jones	<b>x</b>	
/s/ Dianne Jones Signature of Debtor 1	Signature of Debtor 2	<del></del>
Date _Dated: 01/05/2016	Date MM / DD / YYYY	
MM / DD / YYYY	MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	
Dianne Jones / Debtor	Case No:
	Chapter: Chapter 7
DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FOR DEBTOR
compensation paid to me within one year before the filing of	(b), I certify that I am the attorney for the above named debtor(s) and that the petition in bankruptcy, or agreed to be paid to me, for services emplation of or in connection with the bankruptcy case is as follows:
For legal services, I have agreed to accept	\$2,095.00
Prior to the filing of this statement I have received	\$265.00
Balance Due	\$1,830.00
2. The source of the compensation paid to me was:	
Debtor(s) Other: (specify	
3. The source of compensation to be paid to me is:	
Dektor(s)	
Debtor(s) Other: (specify	
I have not agreed to share the above-disclosed comof my law firm.	pensation with any other person unless they are members and associates
Lhouse around to show the should disclosed assurance	
	sation with a other person or persons who are not members or associates
<ol><li>In return for the above-disclosed fee, I have agreed to re case, including:</li></ol>	ender legal service for all aspects of the bankruptcy
<ul> <li>a. Analysis of the debtor's financial situation, and rer bankruptcy;</li> </ul>	ndering advice to the debtor in determining whether to file a petition in
b. Preparation and filing of any petition, schedules, st	atements of affairs and plan which may be required;
c. Representation of the debtor at the meeting of cred	itors and confirmation hearing, and any adjourned hearings thereof;
<b>6.</b> By agreement with the debtor(s), the above-disclosed fe	e does not include the following service:
	dates, amendments to schedules, adversary complaints or conversions to anothe
chapter, judicial lien avoidances, dischargeability actions, oth	ner contested matters except the first meeting of creditors.
	CERTIFICATION
I certify that the foregoing is a complete payment to	e statement of any agreement or arrangement for
me for representation of the debtor(s) in this	
Date: 01/05/2016	/s/ Steven Scott Camp
Date	Signature of Attorney
	Geraci Law L.L.C.
	Name of law firm

Page 1 of 1 698339 Record #

Geraci Law L

Casenational Graduarto set E. Monte Control of the Document Consultation Attorney : Date: 12/3/2015

Record #: 698-339



### Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$ 2093 . This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues, or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

(Joint Debtor)	
	(Joint Debtor)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dianne Jones / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/05/2016 /s/ Dianne Jones

**Dianne Jones** 

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document In re Dianne

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Desc Main

B 201A (Form 201A) (11/11)

#### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 698339 Page 1 of 2 Record #

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Form B 201A, Notice to Consumer Debtor(s)

In re Dianne

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Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 01/05/2016	151 Dialille Jolles	
	Dianne Jones	
Dated: 01/05/2016	/s/ Steven Scott Camp	
	Attorney: Steven Scott Camp	

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Debtor 1 Dianne Jones Case Number (if known) Answer These Questions for Reporting Purposes Part 6: 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is excluded and No. administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? How many creditors do 1-49 1,000-5,000 25,001~50,000 you estimate that you □ 50-99 5,001-10,000 50,001-100,000 owe? 100-199 10,001-25,000 ☐ More than 100,000 200-999 19. How much do you \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion estimate your assets to \$50,001-\$100,000 ■ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? \$100,001-\$500,000 \$50,000,001-\$100 million ☐\$10,000,000,001-\$50 billion \$500,001-\$1 million ☐ \$100,000,001-\$500 million ☐More than \$50 billion 20. How much do you \$0-\$50,000 ☐ \$1,000,001-\$10 million □\$500,000,001-\$1 billion estimate your liabilities \$50,001-\$100,000 □ \$10,000,001-\$50 million \$1,000,000,001-\$10 billion to be? \$100,001-\$500,000 \$50,000,001-\$100 million □\$10,000,000.001-\$50 billion ☐ \$500,001-\$1 million ☐ \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Executed on MM / DD / MM / DD / YYYY

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		D	ocument Pa	age 58 of 64		
Fill in this i	nformation to identify y	your case:				
Debtor 1	Dianne First Name	Middle Name	Jones Last Name	-		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	-		
United States	Bankruptcy Court for the :	NORTHERN District o				
Case Numbe (If known)			(State)		Check if this is an	
					amended filing	
Official F	orm 106 Dec					
		n Individual I	Debtor's Sche			
						12/15
			oonsible for supplying co			
btaining money	is form whenever you fi y or property by fraud i 8 U.S.C. §§ 152, 1341, 1	ile bankruptcy schedul in connection with a bar 1519, and 3571.	es or amended schedule nkruptcy case can result	s. Making a false statement, cond in fines up to \$250,000, or impris	cealing property, or conment for up to 20	
si	gn Below					
Did vou nav	or agree to now company					
No No	n agree to pay someon	ie who is NOT an attorn	ney to help you fill out ba	nkruptcy forms?		
_						
∐ Yes. Na	me of Person			Attach Bankruptcy Petitic Signature (Official Form	on Preparer's Notice, Declaration, and 119).	
Under penalty correct.	of perjury, I declare the	at I have read the sumn	nary and schedules filed	with this declaration and that the	ey are true and	***************************************
	0					***************************************
V 14 -	$I \times X \rightarrow$		×			***************************************

Signature of Debtor 2

Date \_\_\_\_\_\_MM / DD / YYYY

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Debtor 1 Dianne Jones Case Number (if known) First Name Last Name No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. Part 12: I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date 12 /3/ /2015 MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

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Case Number (if known)

Last Name

Last Name

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G),

Part 2: List Your Unexpired Personal Property Leases	
For any unexpired personal property lease that you listed in Schedule G: Executory Col	ntracts and Unexpired Leases (Official Form 106G),
fill in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases t ended. You may assume an unexpired personal property lease if the trustee does not as	hat are still in effect; the lease period has not yet sume it. 11 U.S.C. & 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	☐ No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	☐ No
Description of leased property:	Yes
Part 3: Sign Below	
der penalty of perjury, I declare that I have indicated my intention about any property of n	ny estate that secures a debt and any
rsonal property that is subject to an unexpired lease.	
Signature of Debtor 1 Signature of Debtor 2	
Date Dated: 1/3/20/5  MM / DD / YYYY  Date MM / DD / YYYY	<del></del>

Official Form 108

Record # 698339

Statement of Intention for Individuals Filing Under Chapter 7

#### Case 16-00222 Doc 1 Filed 01/06/16 Entered 01/06/16 09:25:43 Desc Main DISCLAIMERuDebtors Praye read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are 3. not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court and we have to read, check, & make sure our petition is accuratelli

Chapter 7 and sold, or may be disposable income in a 13.

X Date & Sign

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Dianne Jones / Debtor

In re

Bankruptcy Docket #:

Judge:

# VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: <u>[ 1 ] | 1</u>2015

Dianne Jones

X Date & Sign

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Scilutio A Calculate Compensation  Suppose The Compensation Suppose The Calculate A Calcul	De	ebtor 1	Dianne		Jor	nes		Case Number (if known)			
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Form B 201A, Notice to Consumer Debtor(s)

In re Dianne Jones / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 13 /2015

Dianne Jones

X Date & Sign

Dated: \_\_\_\_\_/<u>/</u>3\\_\_\_\_/2015

Attorney: Steven Scott Camp